

Internet trends and a customer-centric world

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eBusiness Solutions Manager

26 February 2013



Irish Life

Agenda today

- 1) **Mobile communications** – a revolution in front of our eyes
- 2) **Re-imagining almost everything**
- 3) **Customer centric strategies**



Irish Life

Sources

Mary Meeker 2012 Internet trends KPBC

Report by Forrester for Irisih Life on Customer Centric
Strategies



Irish Life

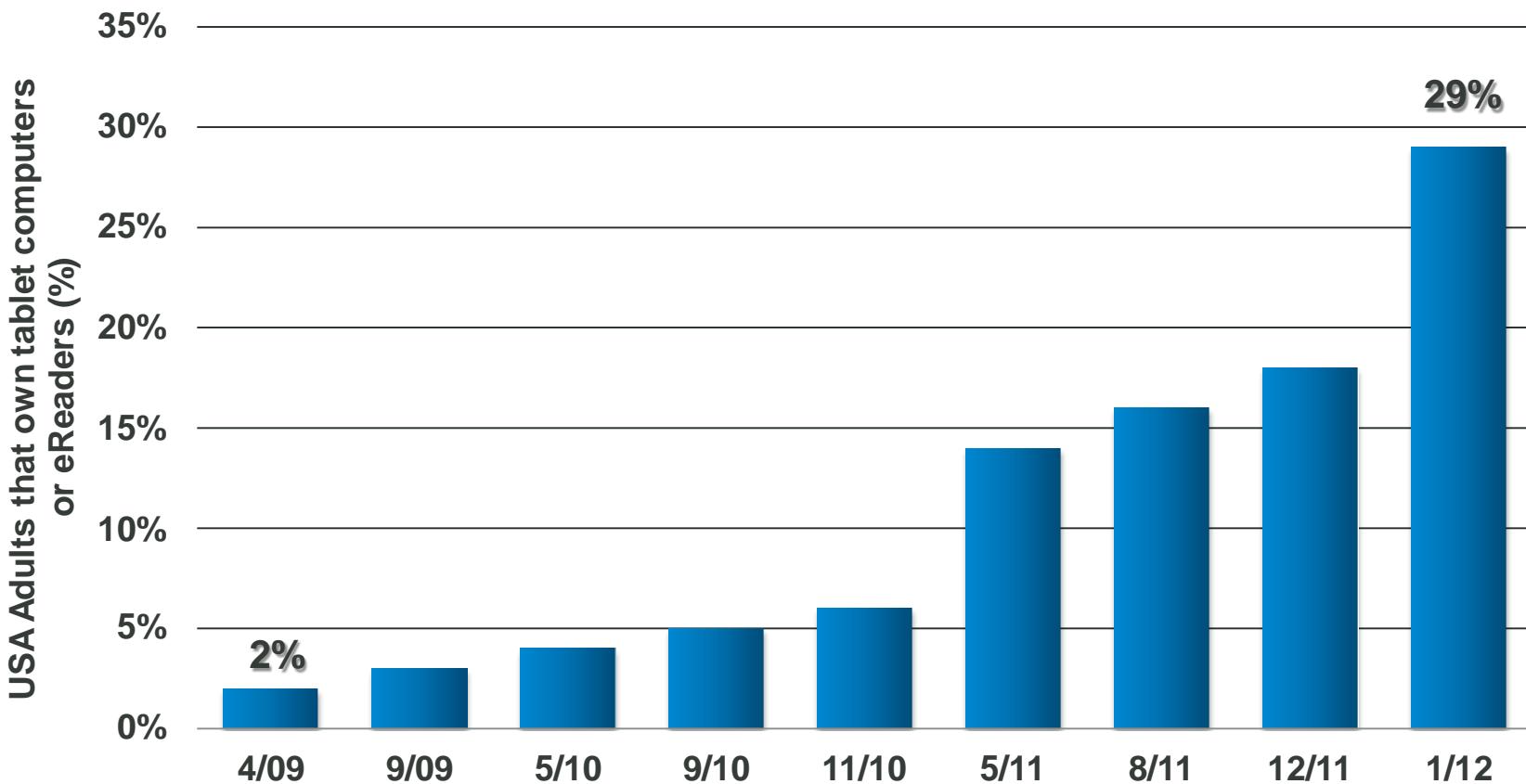
Mobile – a revolution in progress

Tablets and Smart phones

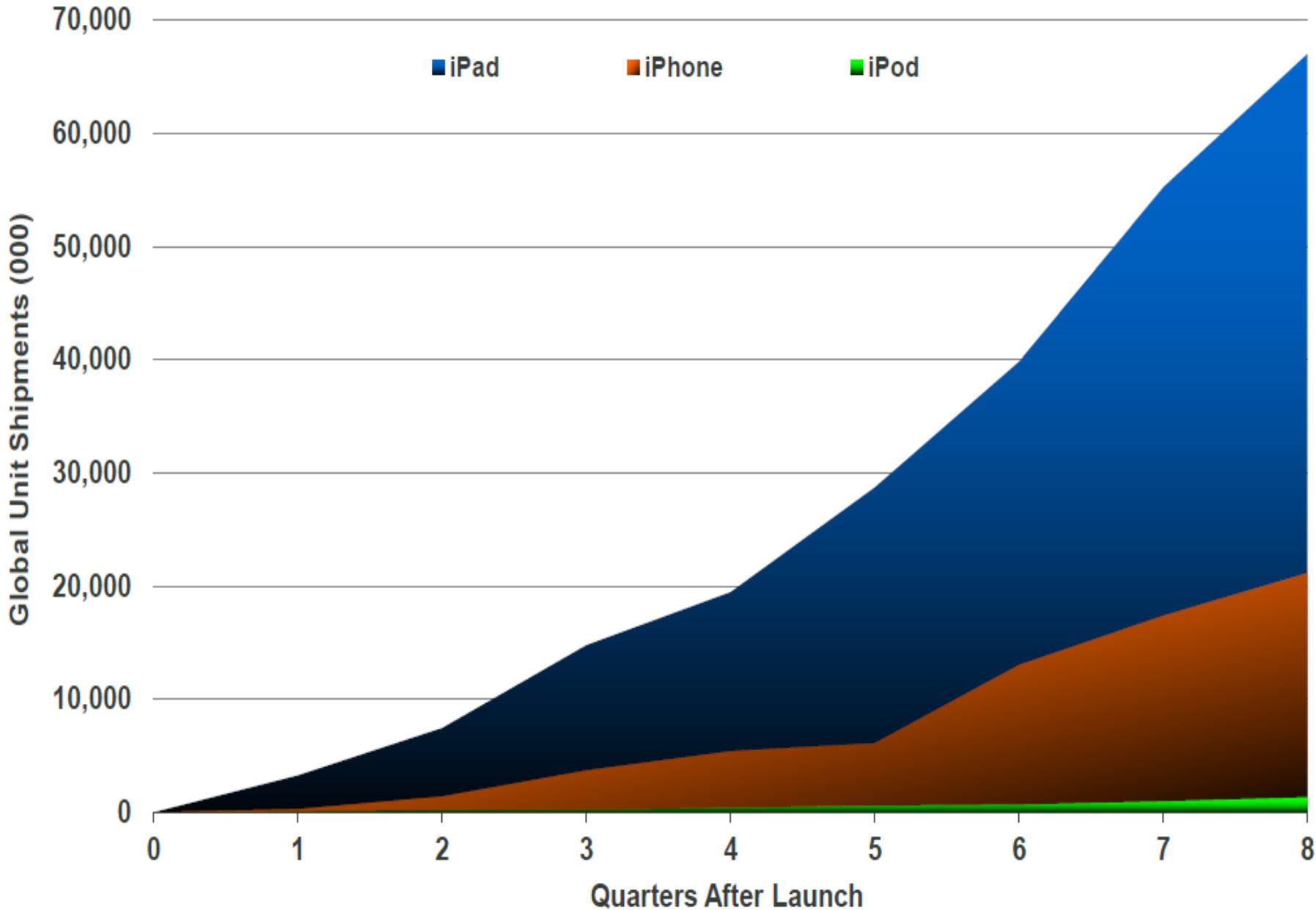
- Only 4 years old
- The 4th IT wave
- Transforming everything



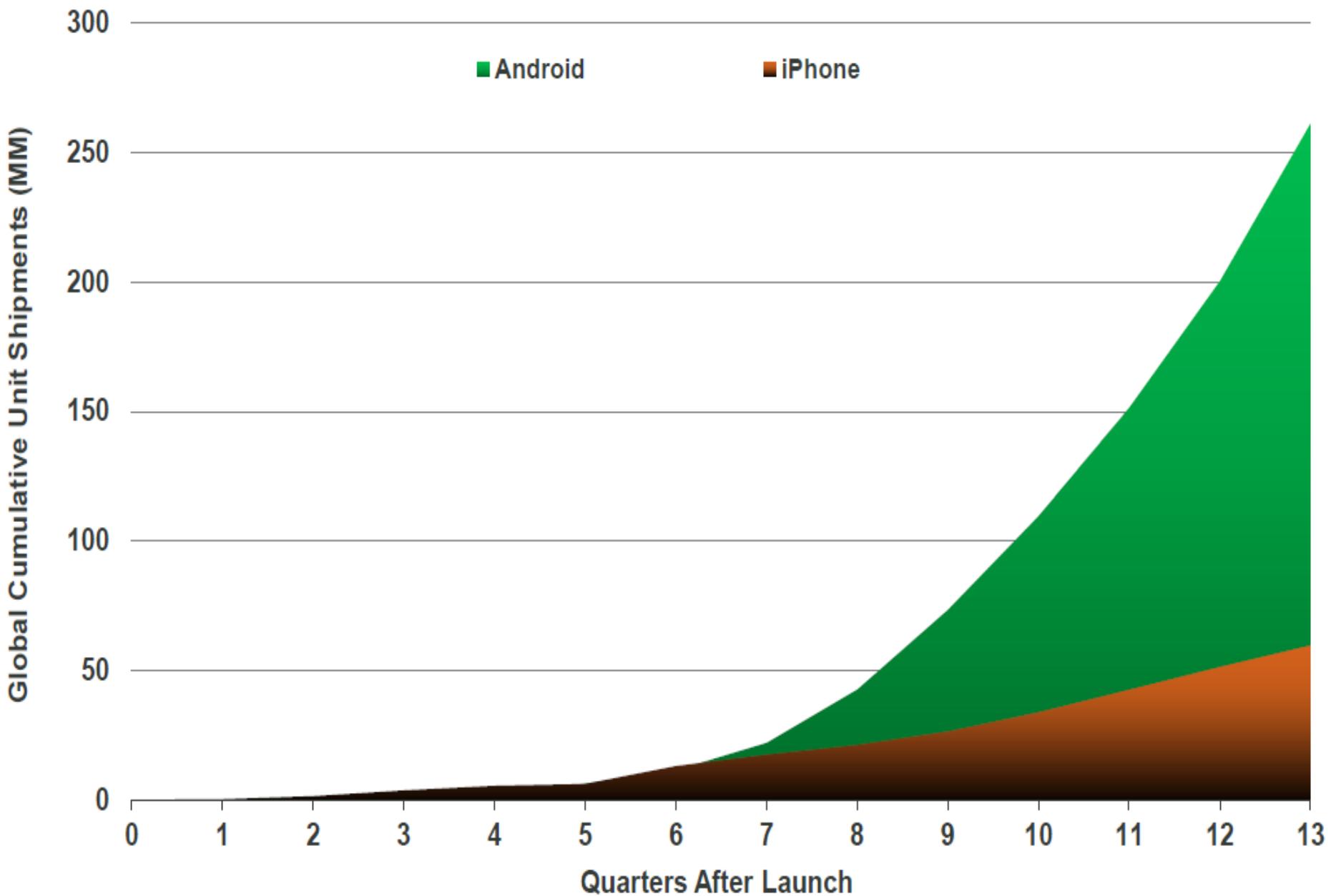
% of USA Adults Who Own Tablet Computers or eReaders, 4/09 – 1/12

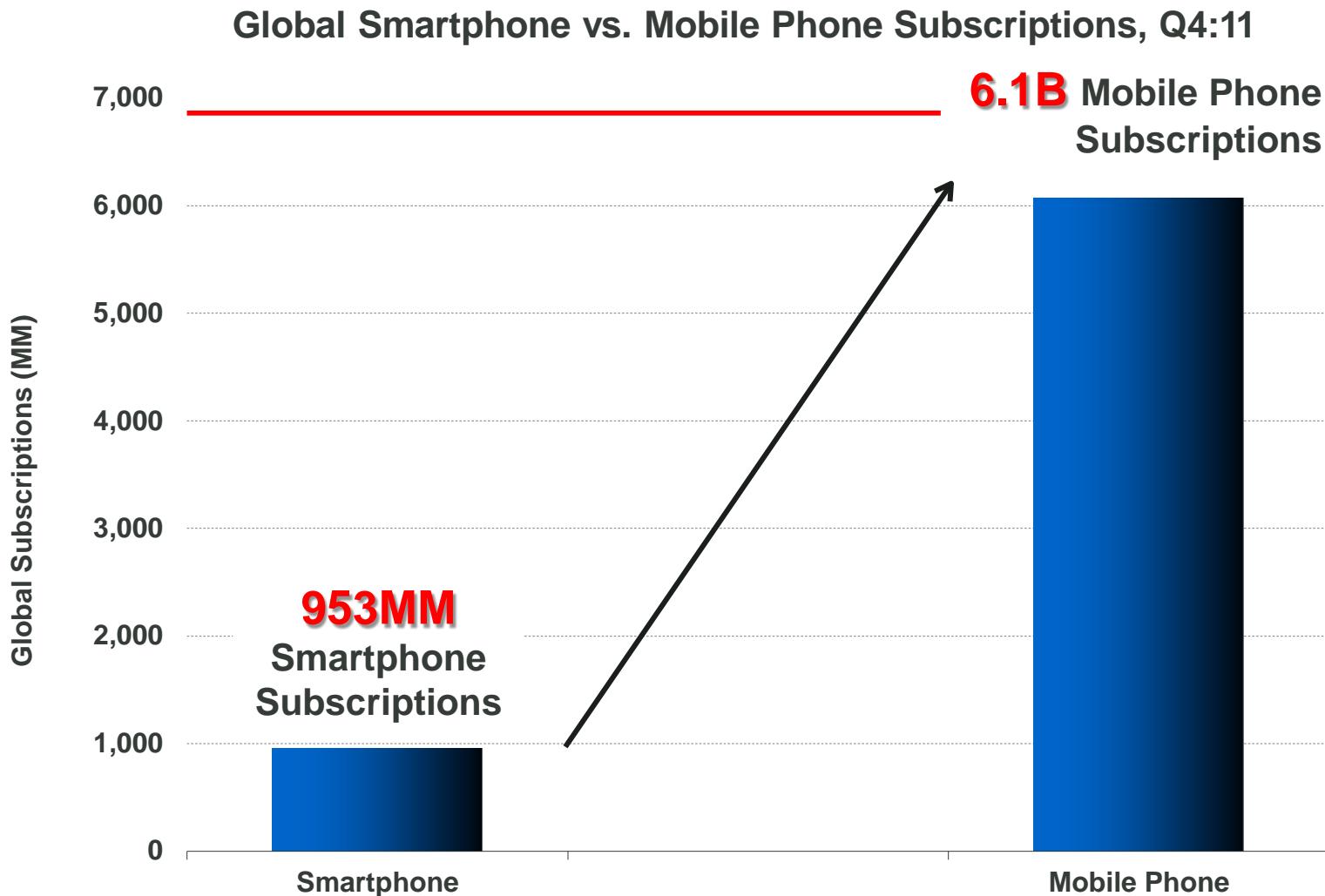


First 8 Quarters Cumulative Unit Shipments, iPod vs. iPhone vs. iPad



First 13 Quarters Cumulative Global Android & iPhone Unit Shipments





Source: Mobile phone subscriptions per Informa (as of Q4:11), Smartphone subscriptions estimate based on Morgan Stanley Research's estimated smartphone user as % of total mobile user at the end of 2011 (16%).

Note: While there are 1B global 3G subscribers as of Q4:11, not all of them were smartphone users. One user may have multiple mobile subscriptions, therefore actual user #s may be lower than subscriber #s.

Mobile will be customers' first choice for engagement

Smartphone ownership in Ireland is already at 55% of adults, heading for 80% by end of 2013.

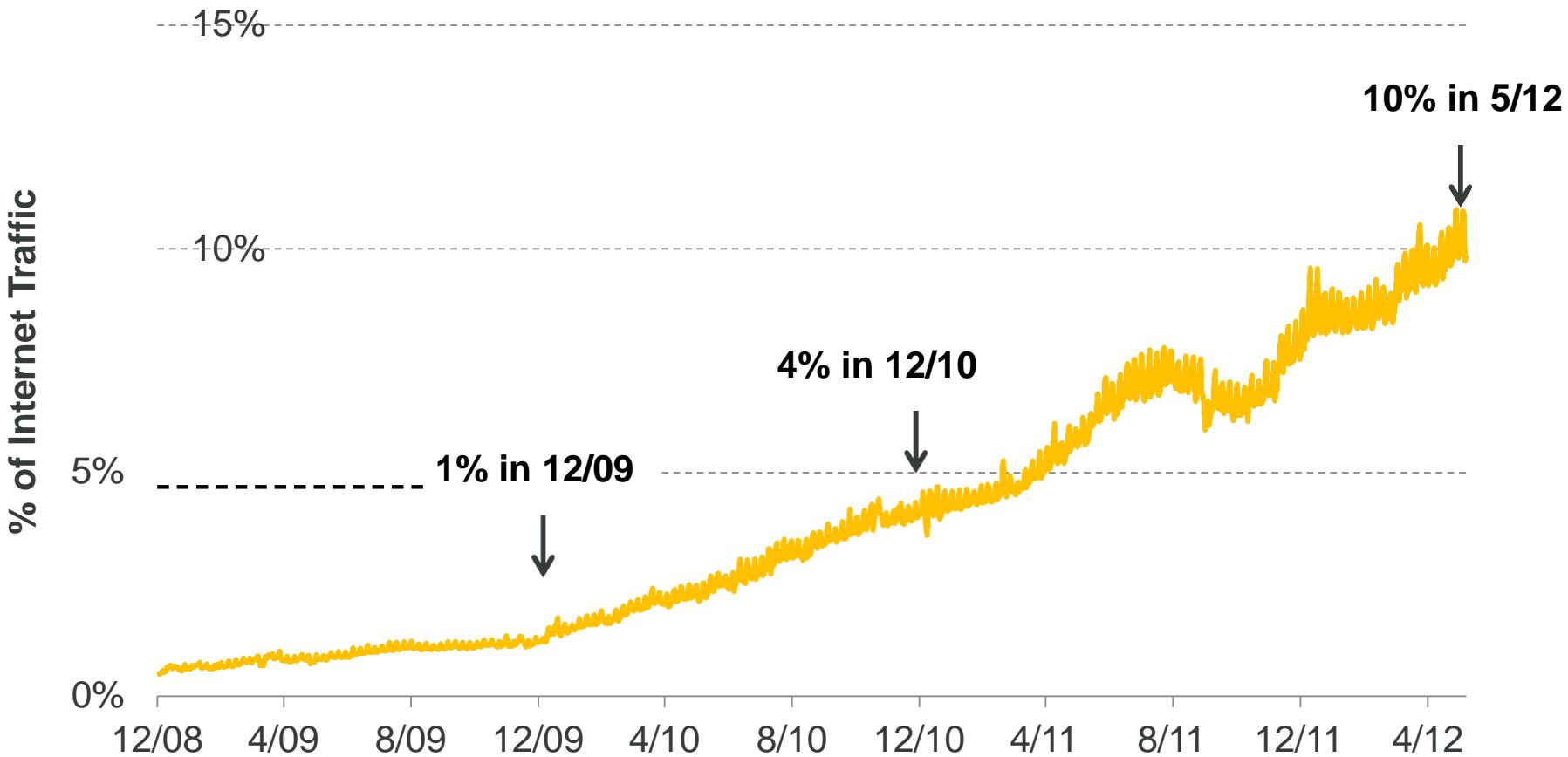


Tablet ownership is growing fast

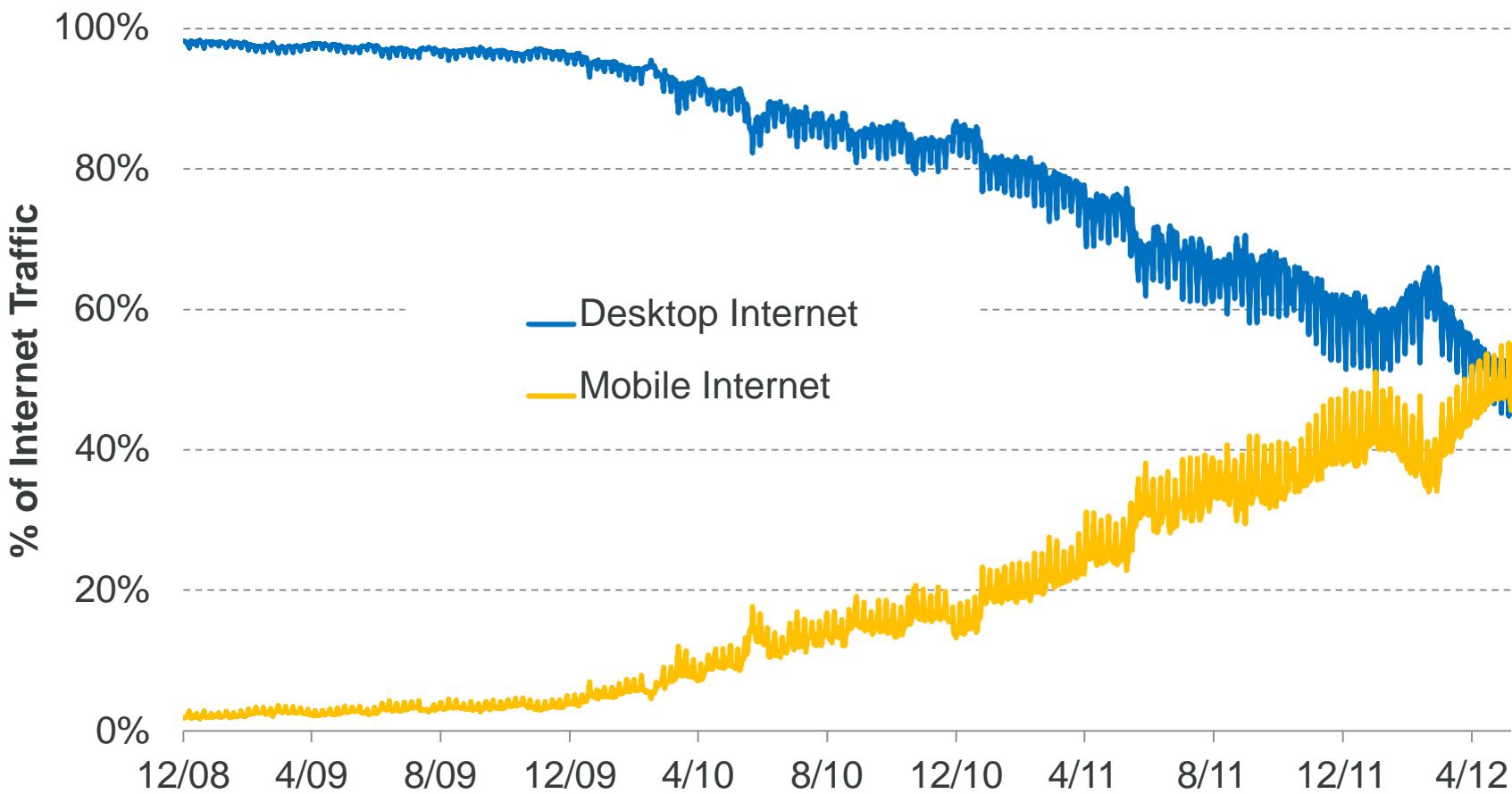


Tablets outsold PC's worldwide for the first time in Q3 2012.

Global Mobile Traffic as % of Total Internet Traffic, 12/08 – 5/12



India Internet Traffic by Type, Desktop vs. Mobile, 12/08 – 5/12





Irish Life

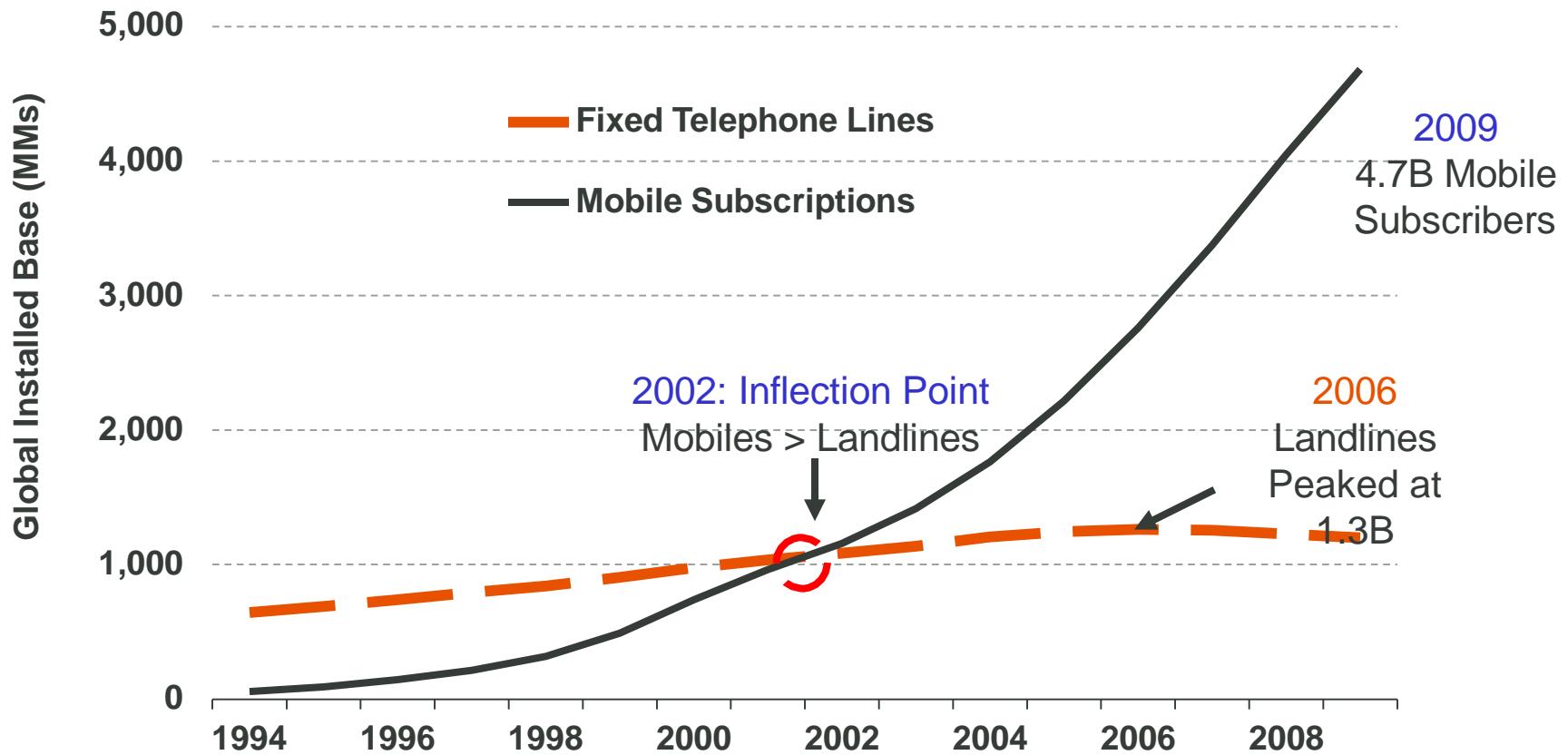
A quick sample of change

RE-IMAGINATION OF NEARLY EVERYTHING –

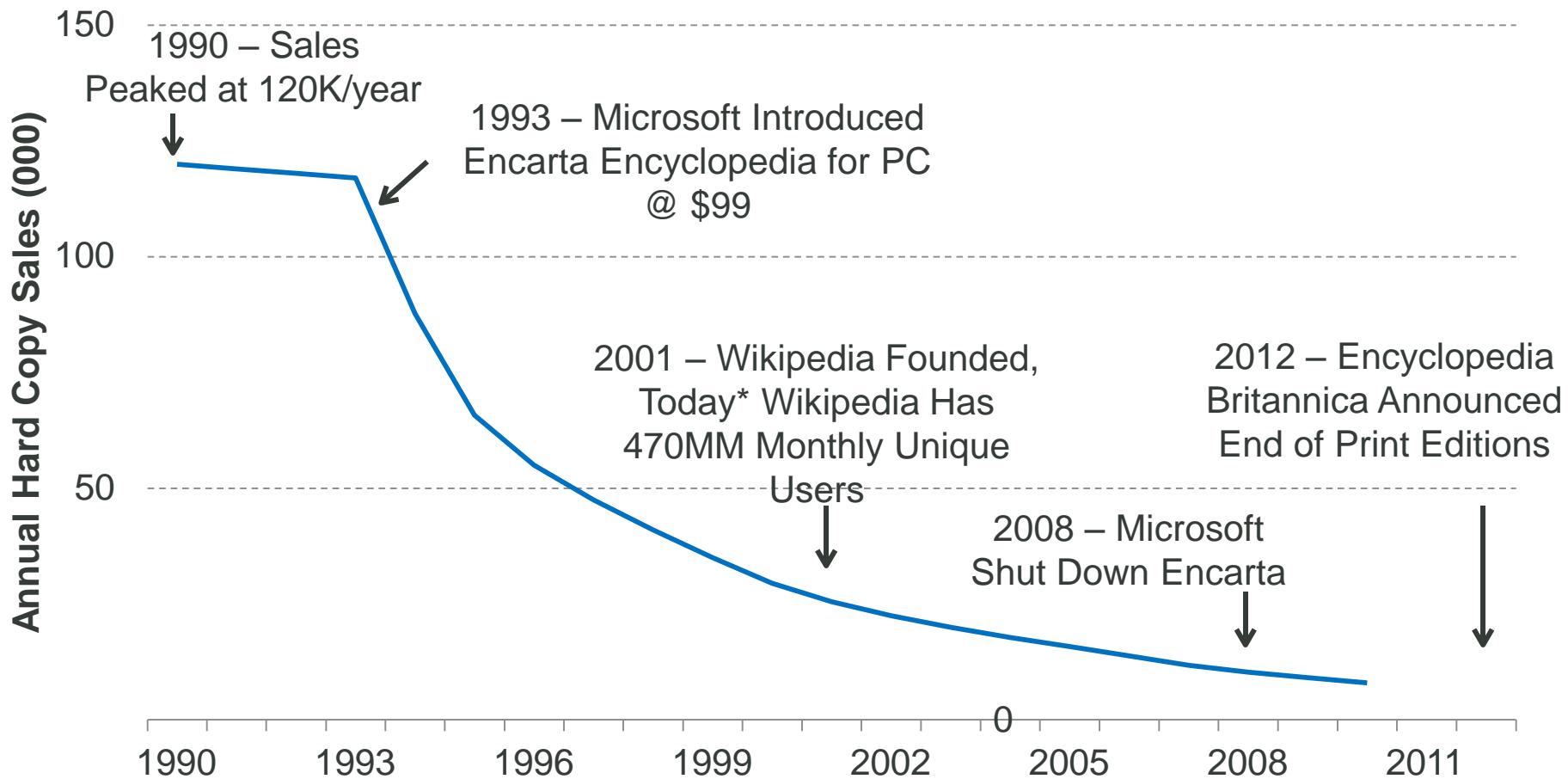
NEW DEVICES + CONNECTIVITY + UI +

BEAUTY...

Global Fixed Telephone Lines vs. Mobile Subscriptions, 1994 - 2009



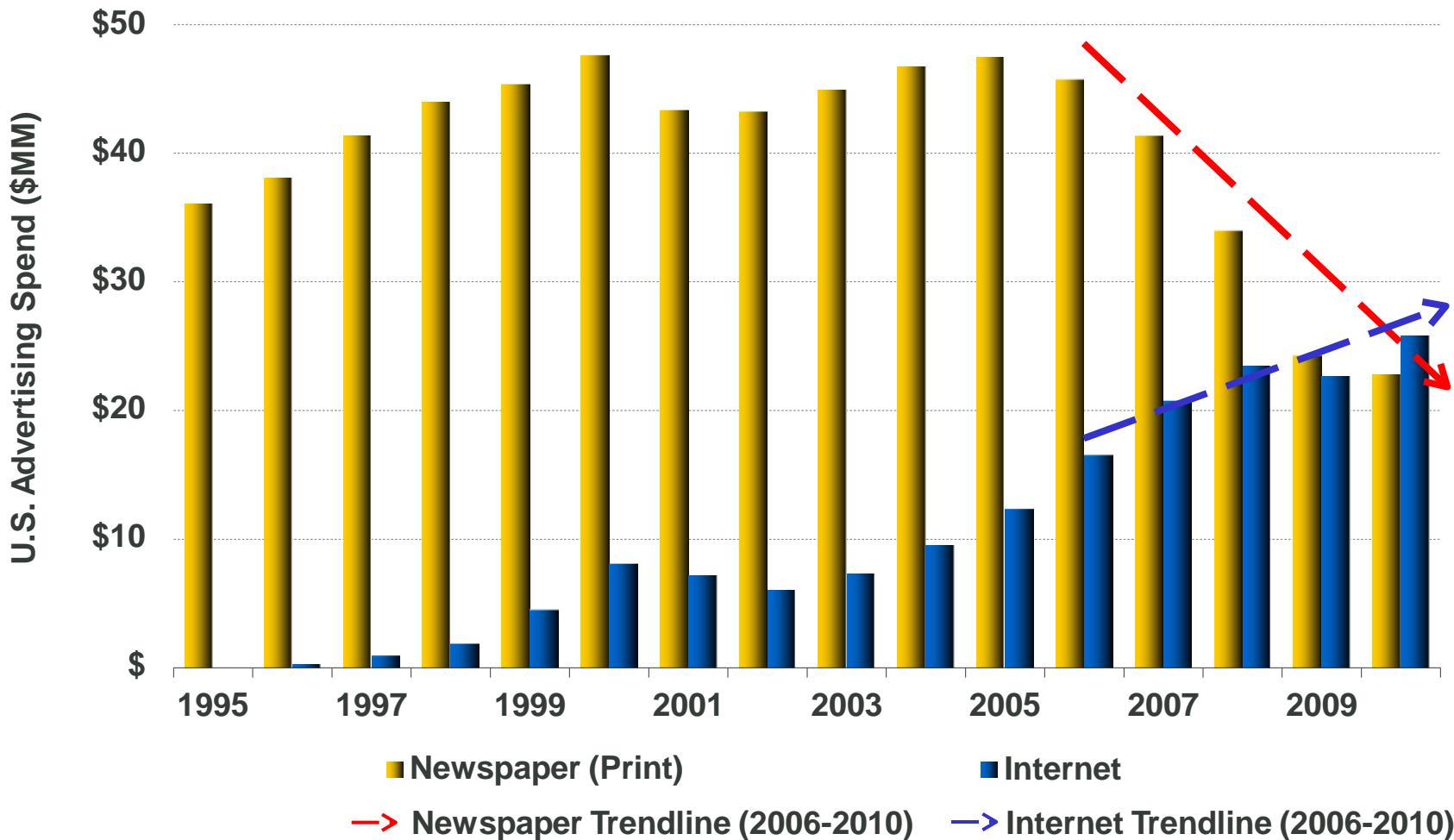
Encyclopedia Britannica Hard Copy Sales, 1990 – 2011



Note: *as of 4/12, per comScore global data.

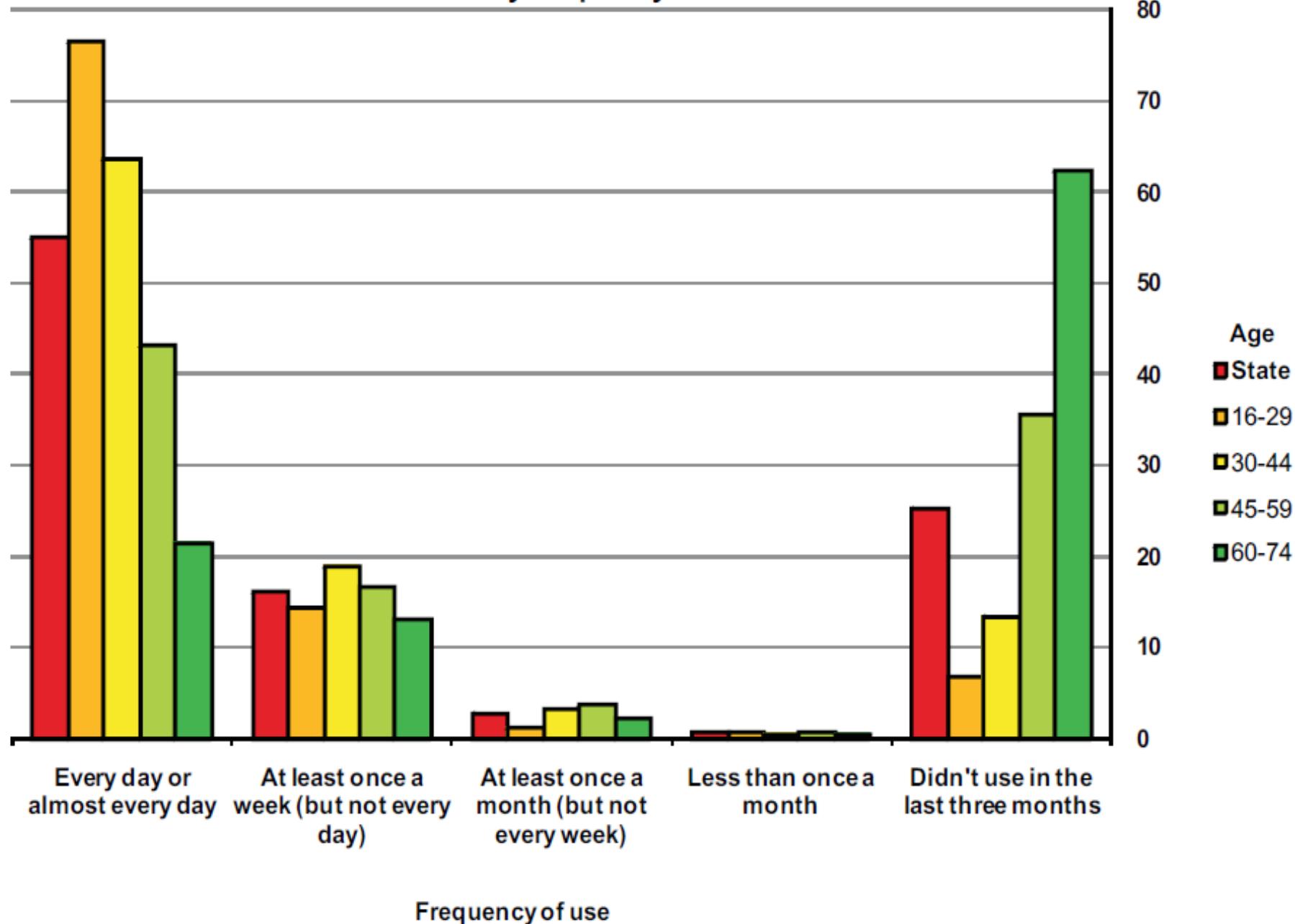
Source: Kellogg School of Management, Shane Greenstein and Michelle Devereux, "The Crisis at Encyclopedia Britannica."

U.S. Newspaper (Print) Advertising vs. Internet Advertising Spending, 1995 - 2010



Note: *America's first newspaper ad appeared in 1704 in a Boston local newspaper, per AdAge. Internet advertising includes online newspaper advertising. Source: Print newspaper ad spending per Newspaper Association of America (NAA); Internet ad spending per Interactive Advertising Bureau (IAB).

Figure 5: Percentage of individuals that accessed the internet in the last three months classified by frequency of use 2011



Re-Imagination of Computing Devices...

THEN...

(Desktops / Notebooks)



NOW...

(Tablets / Smartphones)



Re-Imagination of Connectivity...

THEN...



NOW...



Re-Imagination of Life Stories...

THEN...

Biographies / Item Exhibitions For Famous People or Loved Ones



NOW...

(Facebook Timeline)
Broad Personalized Media Discovery Feed /
Automatically Created / Widely Accessible

A screenshot of a Facebook timeline page for a user named Matt Brown. The profile picture is a close-up of a light-colored dog's face. Below the profile picture, the user's name "Matt Brown" is displayed, along with a link to "Update Info" and "View Activity". A "Recent Activity" section shows two posts: one from Matt liking mountain biking and another from Matt subscribing to Tom Watson's updates. The main feed shows a post from Matt titled "Last Weekend / SF Moma (16 photos)" with a large thumbnail image of a park with palm trees and a city skyline in the background. Another post from Matt titled "2nd Anniversary Backpacking — Point Reyes (3 photos)" is also visible, showing three smaller thumbnail images of people outdoors. At the bottom of the screen, there is a post from Nicholas Felton stating "Matt Brown became friends with Nicholas Felton." and a link to "See friendship".

Re-Imagination of News + Information Flow...

THEN...

Delayed / Dedicated Reporters + Cameramen /
Regional or National Reach



NOW...

(Twitter)

Real-Time / Citizen Reporting via
Mobile Devices / Global Reach

Home Profile Find People Settings Help Sign out

<http://twitpic.com/135xa> - There's a plane in the Hudson. I'm on the ferry going to pick up the people. Crazy.

8:36 PM Jan 15th, 2009 from TwitPic

Retweeted by 1 person

Reply Retweet

jkrums Janis Krums

© 2010 Twitter About Us Contact Blog Status Goodies API Business Help Jobs Terms Privacy

View full size

Share this photo Put this photo on your website

Views 107122 Tags

Do you want about working out and getting fit? Join now! [TwitFitter.com](#) to meet people just like you!

More photos by jkrums

Re-Imagination of Note Taking...

THEN...

Pencil + Notepad



NOW...

(Evernote)

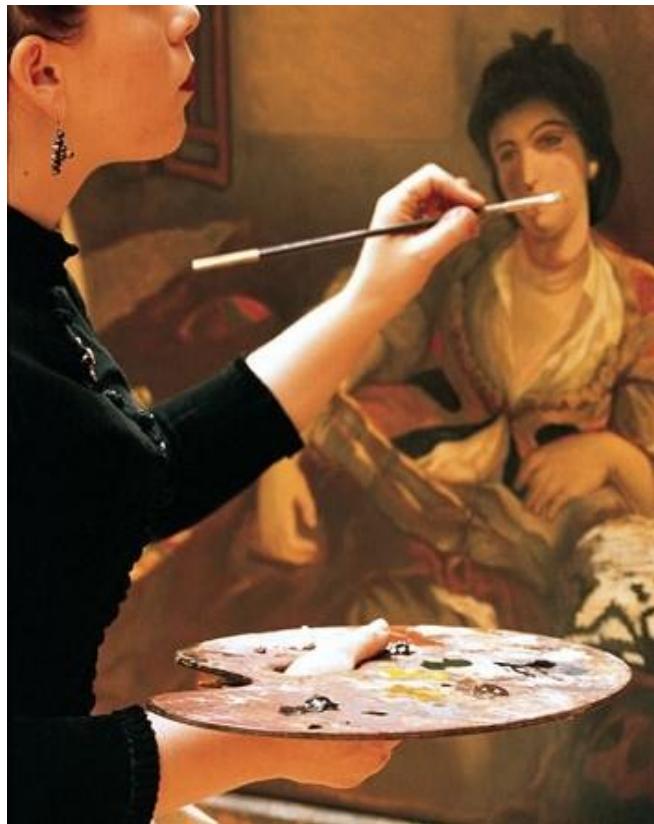
Always Synced / Multi-Device /
Picture + Audio Enabled / Searchable



Re-Imagination of Drawing...

THEN...

Dedicated Canvas / Paint Supplies / Studios
/ Limited Distribution



NOW...

(Paper by Fiftythree...) Reusable
Canvas (Screen) / Creating Art
Anywhere Anytime / Digitally Enhanced
Creation Tools / Instant Sharing



Re-Imagination of Photography...

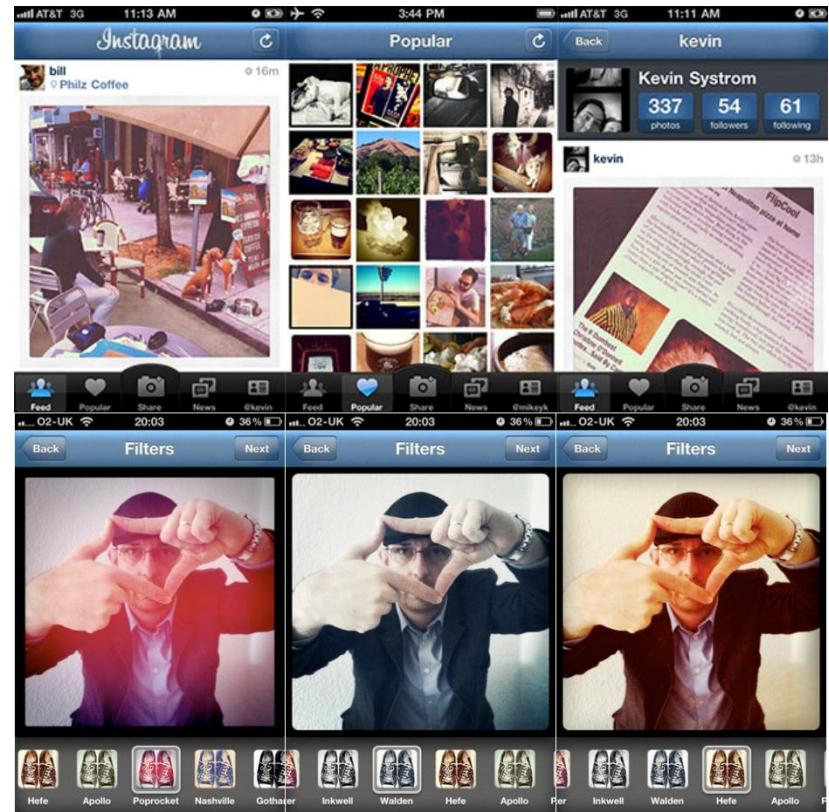
THEN...

Dedicated Camera / Manually
Transfer Digital Files / Develop Films



NOW...

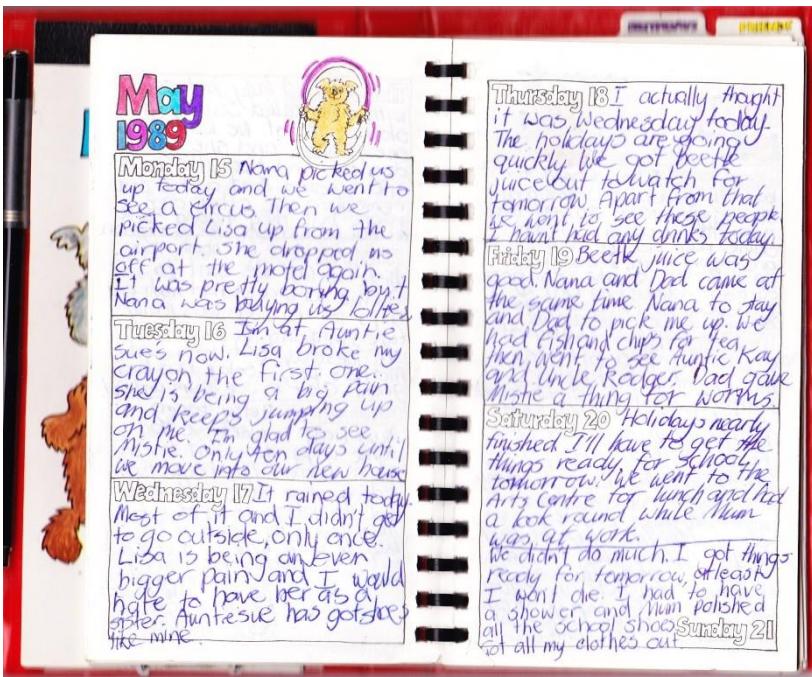
(Instagram / Camera+ / Hipstamatic...)
Always With You Camera (Smartphone) /
Instant Digital Effects / Share / Sync / Discover



Re-Imagination of Diaries...

THEN...

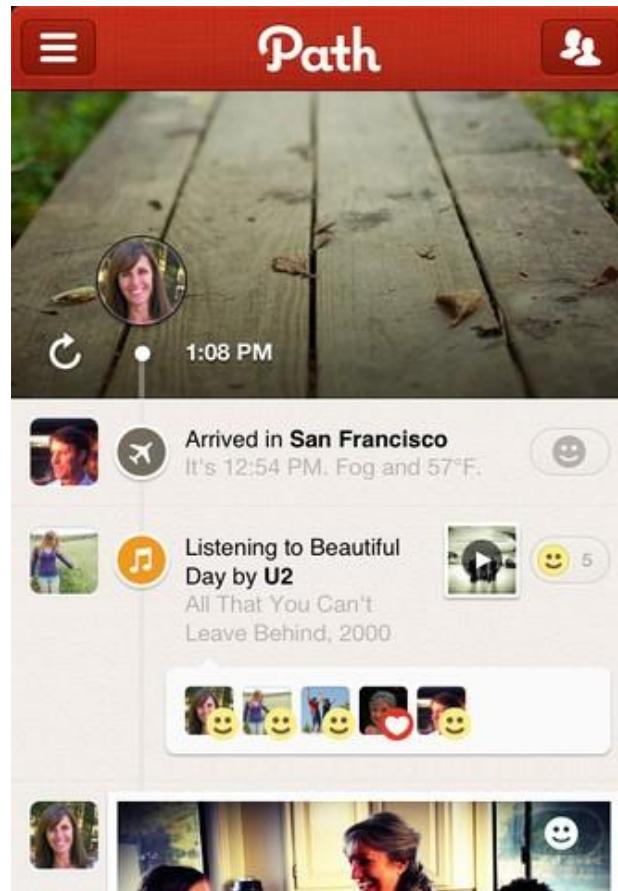
Hand-Written / Drawn



NOW...

(Path)

One-Tap to Add Entry / Multimedia / Location-Aware / Share / Search



Re-Imagination of Scrapbooking / Aspiration...

THEN...

Paper / Scissors / Glue



NOW...

(Pinterest)

One-Click to Pin / Share /
Follow / Always Accessible

A screenshot of a Pinterest board titled "my recipes". The board features several pins with images of food: "Stuffed Figs with Honey-Balsamic Syrup" by Georganne Bass Coulter, "milkshake cupcakes" by vinesa, "fun fetti" by Emily Okey, "Carnival Cruiser's "Warm Chocolate Melting Cake" recipe... oh how I miss this!" by Jennifer Klima, "Thanks to Six Sisters Stuff for this awesome honey sesame chicken slow cooker recipe! It's SOOOOO delicious!" by Jamie, "These are delicious!" by Jessica Hudson, and "Uptown Mac and Cheese from Granville... Aged Cheddar and Gruyere Cheeses with grilled all-natural chicken, crisp asparagus and sweet peas, topped with buttered herb crumb" by Bernie Lopez.

Re-Imagination of Magazines...

THEN...

Piles of Print Copies



NOW...
(Flipboard)

More Content / Always Up-To-Date /
Personalized / Access Everywhere /
Interactive (Video + Audio) / Share

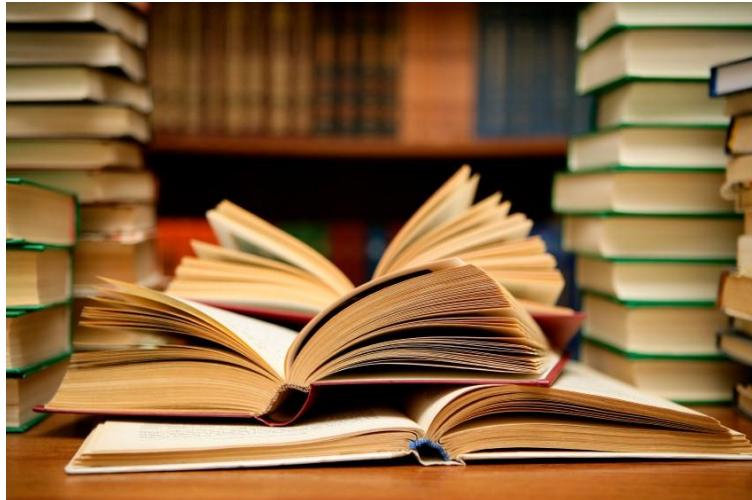


Your new **Flipboard**

Instagram. Social search. Speed.

Re-Imagination of Books...

THEN...



NOW...
(Amazon Kindle / Apple iBooks)



Re-Imagination of Music...

THEN...

Buy Albums + CDs in Stores /
Playback via Dedicated Players



NOW...

(Spotify...)

Discovery of Music Through Friends + Experts /
Instant On-Demand Streaming on Internet-
Enabled Devices



Re-Imagination of Sound...

THEN...

Tape Recorder / Hard to Edit / Share



NOW...

(SoundCloud)

Record / Edit / Upload / Playback Anywhere / Anytime / On Any Device / Playlist sharing / Discovery



Re-Imagination of Artists / Concerts...

THEN...

Big Screen Tributes



NOW...

(Tupac @ Coachella...)
3D / Life-Like / Programmable Hologram /
Bringing Past Icons Back to Life



Re-Imagination of Video...

THEN...

Physical Retail / Rental Stores



NOW...

(YouTube / Netflix...)

On-Demand / Instant Streaming /
Accessible Everywhere

A screenshot of the YouTube homepage. The interface includes a search bar at the top, followed by a "Sign in to add channels to your homepage" message and "Create Account" buttons. Below this is a sidebar with links for "From YouTube", "Trending", "Popular", "Music", "Entertainment", and "Sports". The main content area shows three video thumbnails: "Cops Get Owned!!! - Epic Pee Prank" (2 days ago), "Assassin's Creed 3 - Reveal Trailer [UK]" (2 days ago), and "DARPA Cheetah Sets Speed Record for Legged Robots" (2 days ago). Each video entry includes a thumbnail, title, duration, upload date, and view count.

A screenshot of the Netflix mobile application running on an iPad. The screen shows the user's account information ("Thomas Fals"). The main interface features a grid of movie and TV show thumbnails with the word "Play" next to them. Below this, there are sections for "Recently Watched" and "Documentaries". The overall design is clean and modern, typical of a streaming service interface.

Re-Imagination of Video Creation / Production...

THEN...

Dedicated Set / Camera /
Lighting / Editing Equipment



NOW...

(SocialCam / Viddy / GoPro...) Live
Digital Effects / Wearable Recording
Device / Real-Time Upload / Discovery



Re-Imagination of Distribution + Monetization for ‘Talent’...

THEN...

(Glenn Beck on Fox News)



NOW...

(GBTV - Digital)

With 300K Subscribers + Lower Production Costs,
GB Making Materially More Money

A screenshot of the GBTV website. At the top, there is a navigation bar with the GBTV logo and the tagline 'The truth lives here.' Below the logo is a search bar with the placeholder 'Search GBTV video' and a magnifying glass icon. The navigation menu includes 'SHOWS', 'SCHEDULE', 'VIDEO', 'BLOG', 'ABOUT', and 'HOW TO'. The main content area features a large portrait of Glenn Beck on the left and a video thumbnail of him on the right. The video thumbnail shows him sitting at a desk with a microphone, with the text 'Cupp Contributor' and '(join the phone)' above it. Below the video thumbnail is a red button with the text 'Start your 14 day FREE Trial now with GB TV Plus'. To the right of the video thumbnail, the text 'WELCOME TO GBTV' is displayed in large, bold letters. Below this, there are two more red buttons: one for 'GBTV PLUS MONTHLY \$9.95/MONTH' and another for 'GBTV PLUS ANNUAL \$99.95/YEAR'. Both buttons include the text '- Start your 14 day free trial now!'. At the bottom, there is a link to 'GBTV Plus Features'.

Re-Imagination of Home Entertainment...

THEN...

Lean Back / Lean Forward



NOW...

(Chill...)

Curl Up – Visual Layout / Social Discovery / Distribution / Interaction



Re-Imagination of TV...

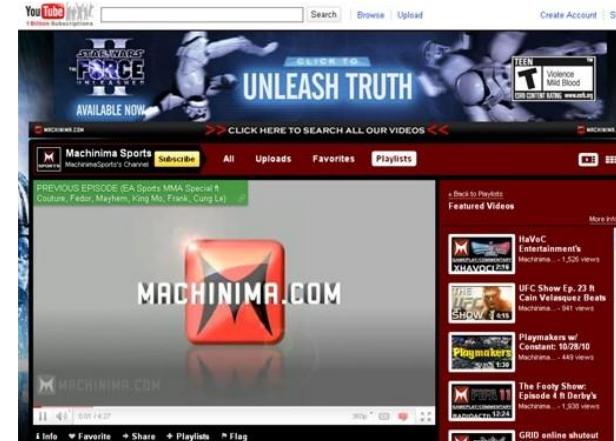
THEN...

Linear Programming / Pre-Set Channels /
Little Control Over Content



NOW...

(YouTube Channels / Bleacher Team Stream...)
On Demand Personalized Content on Big Screen



Re-Imagination of Navigation + Live Traffic Info...

THEN...

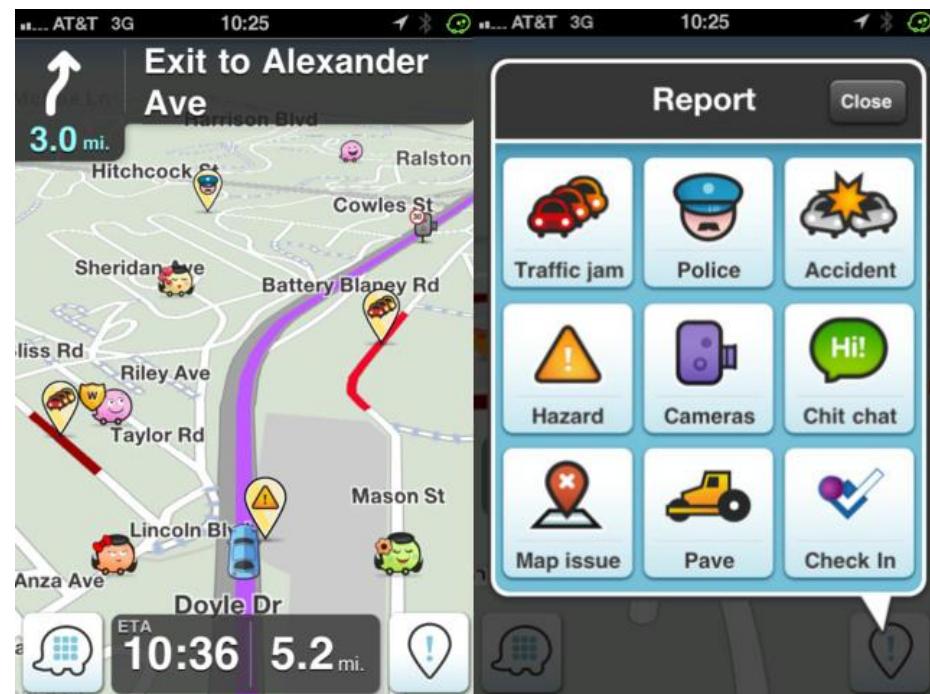
Physical Copies of Map in Car /
TV, Radio Reporting of Traffic Info



NOW...

(Waze)

User-Generated Digital Map /
Live Crowd-Sourced Traffic Data



Re-Imagination of Sports Info...

THEN...

Professional Commentators / Reporters /
Limited Coverage & Reach

THE MINNESOTA DAILY

SPORTS

MONDAY

Mar. 1, 2012

Section A

BASEBALL

U wins 3 of 4 from Boilermakers

Hitting up a high pitch Pitcher Matt Johnson (left) runs to first base after a double play during Saturday's game against the Boilermakers at TCF Bank Field.

BY KAREN ISRAEL
CONTRIBUTOR

After a tough 4-1 loss to the Boilermakers on Friday night, the Gophers baseball team rebounded Saturday with a 10-2 win and Sunday with a 12-2 victory over the Boilermakers.

The wins in Minneapolis set up a three-game series starting Monday at TCF Bank Field.

The Gophers' offense was led by Matt Johnson (2-0), who pitched seven scoreless innings, allowing only two hits and one run.

The Boilermakers' offense was led by the Gophers' Matt Johnson (2-0), who pitched seven scoreless innings, allowing only two hits and one run.

Starting in the bottom of the ninth inning, the Gophers' Matt Johnson (2-0) pitched seven scoreless innings, allowing only two hits and one run.

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WEEKEND REVIEW

COLLEGE FOOTBALL
SPORTS CALENDAR

COLLEGE HOCKEY
WOMEN'S HOCKEY

THREE-SUM CROWN

WOMEN'S BASKETBALL

BIG TEN TUNUP

WOMEN'S VOLLEYBALL

WOMEN'S SOFTBALL

WOMEN'S TENNIS

WRESTLING

WOMEN'S SWIMMING

WOMEN'S GOLF

WOMEN'S LACROSSE

WOMEN'S FIELD HOCKEY

WOMEN'S VOLLEYBALL

WOMEN'S SOFTBALL

WOMEN'S BASKETBALL

WOMEN'S HOCKEY

WOMEN'S VOLLEYBALL

WOMEN'S SOFTBALL

WOMEN'S BASKETBALL

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WOMEN'S SOFTBALL

WOMEN'S BASKETBALL

WOMEN'S HOCKEY

WOMEN'S VOLLEYBALL

WOMEN'S SOFTBALL

WOMEN'S BASKETBALL

SOFTBALL

Gophers take 5th at Big Ten meet

Minnesota faced No. 1 Ohio State on Saturday in a strong Big Ten meet in the first four.

BY KAREN ISRAEL
CONTRIBUTOR

Minnesota suffered its first loss of the year Saturday as the Gophers fell to the woeful Buckeyes 10-0 in a game that had been delayed by rain.

The Gophers (1-1) had a chance to win Saturday's game, but were unable to do so because of a rain delay.

Minnesota now has a 1-1 record in conference play, and is 2-1 overall. The Gophers will play their next game Saturday at 1 p.m. at home against the University of Illinois.

The Gophers' offense and defense have been solid, but the team has yet to find its groove.

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SOFTBALL

U sees both sides

BY KAREN ISRAEL
CONTRIBUTOR

Game 1 of the doubleheader

was a nail-biter.

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NOW...

(Bleacher Report)

Anyone Can Be a Contributor / Opinion-Oriented Analysis / Multimedia / Social & Mobile Enabled

bleacher report

NFL CFB MLB NBA NHL CBB Soccer UFC WWE NASCAR More

Swagger Video Blogs My Teams

Home Trending NCAA Tournament Tiger Woods Jaba Chamberlain NFL Free Agency

Jeep
THE 2012 JEEP COMPASS

CLICK TO EXPAND

ARE YOU READY TO CHART YOUR OWN PATH?

b r on Facebook

75k

Latest Title Odds for Each Elite 8 Team
By Donald Wood

NBA Melo, Amare Honor Fallen Teen | **GOLF** Tiger on His Game at Bay Hill: Follow Live | **NBA** Austin Rivers Has Tough Road Ahead | **NFL** Adding Fuel to the Luck vs. RGIII Debate

TEAM Stream™ Edit

AHHHHH! Wrong Team?

Report: Giants Shipping Middle INFs via [MLBTradeRumors.com](#)

March Madness

Power Ranking the Elite 8 Teams

Ohio State Will Exploit Syracuse's Interior

1 Dunk of the Tournament

2 Report: Tebow Thinks He Can Take Sanchez's Job

THE LINEUP

THE 2012 JEEP COMPASS LATITUDE 4X2 LEASE FROM \$219 MONTHLY
\$2,499 DUE AT LEASE SIGNING (EXCLUDING SECURITY DEPOSIT)
EXC. LIMITED MODELS. EXCLUSIONS STARTING ON PAGES 10-11.

Jeep [DISCOVER MORE](#) [BUILD & PRICE](#) [SEARCH INVENTORY](#)

KPCB

Re-Imagination of Calling a Cab...

THEN...

Long Lines During Rush Hours /
Rain / Some Areas May Not
Have Taxis Roaming on Streets



NOW...
(Uber)

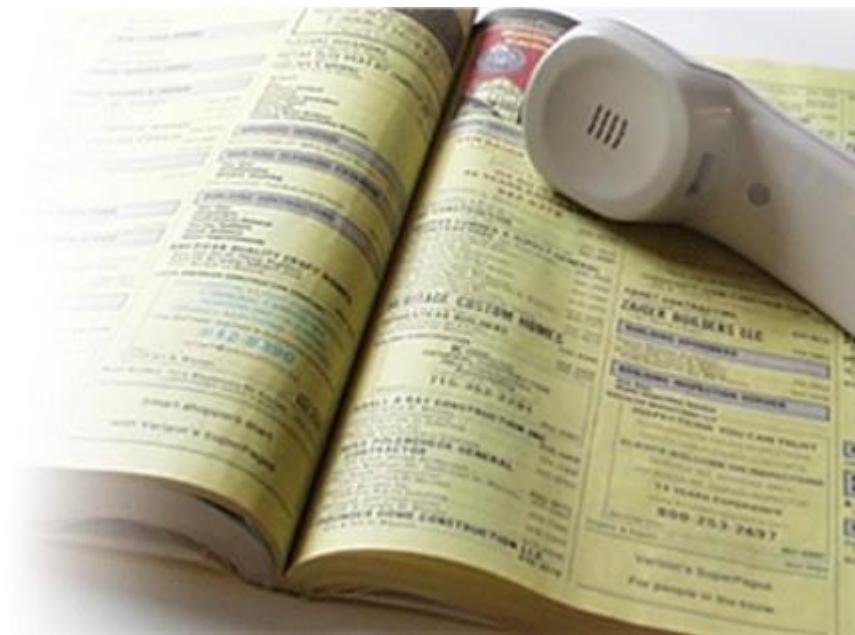
One-Tap Taxi Call / Location-Aware /
Electronic Payment



Re-Imagination of Yellow Pages...

THEN...

Big Heavy Printed Business Listings / No Reviews / No Easy Search Feature



NOW...
(Yelp...)

User Reviews / Pictures / Recommendations / Location-Aware / Easily Searchable

The screenshot shows the Yelp app interface for a Japanese restaurant named "Katana-Ya". The top navigation bar includes "List" and "Photos" tabs, and a search bar with the text "Search". The main content area displays the restaurant's details: Category (Japanese), Price (\$\$), Hours (Mon-Sun 11:30 am - 1 am, Open Now), Phone ((415) 771-1280), and address (430 Geary St, Civic Center/Tenderloin, San Francisco, CA 94102). It also shows a "Get Directions" button and a map of the surrounding area. Below the address, there are sections for "Meals Served" (Dinner), "Parking" (Street), "Good for Kids" (Yes), "Attire" (Casual), "Takes Reservations" (No), "Outdoor Seating" (No), "Accepts Credit Cards" (Yes), "Delivery" (No), "Take-out" (Yes), and "Good for Groups" (No). On the right side, there are three thumbnail images of food: a bowl of ramen, a plate of dumplings, and a plate of rice. At the bottom, there are icons for "Search", "Bookmarks", and "Records".

Re-Imagination of Coupons + Local Services...

THEN...

Non-Personalized / Smaller Discounts /
Easily Lost or Forgotten



NOW...

(Groupon...)
Personalized / Location-Aware /
Instant Deals / Group-buying Discount

A screenshot of the Groupon website interface. At the top, there is a navigation bar with links for "Featured Deal", "All Deals", "Now! Deals", "Getaways", "Goods", "Rewards", "Sign In", and "Sign Up". Below the navigation, the location "New York City" is selected. A promotional banner for "School's Out Deals" is visible on the right. The main content area features a deal for "Metro Tapas Bar & Lounge – Woodside", offering a "Tapas Meal with Drinks for Two or Four (Up to 60% Off)". The deal shows a price of "\$22" from "\$52", with a "Buy!" button. To the right of the deal is a photograph of food. Other deals are visible in the background.



Re-Imagination of Cash Registers...

THEN...

Big + Odd Looking Machines /
Receipt Printers Cash Drawers



NOW...

(Square)
Simple + Elegant Tablet + Square Reader /
Email Receipts / Touch Signing



Re-Imagination of Marketplaces...

THEN...

Tent + Pickup Truck @
Street Fairs



NOW...

(Etsy)
Integrated Platform For Listings / Advertising /
Payment / Inventory Management

A screenshot of the Etsy website homepage. The top navigation bar includes links for Buy, Sell, Community, Blogs, Mobile, Register, Sign In, and Handmade. A search bar and a cart icon are also present. The main content area features a "Discover" sidebar with categories like Fashion, Home & Garden, Kids, Spring Celebrations, and many others. To the right, a grid of "Handpicked Items" is displayed, each with a small image, the item name, and the seller's name. Some items shown include a hand-knit cardigan, a tangerine cube ring, a neon orange tribal chevron clutch, and various orange-themed accessories and crafts.

Re-Imagination of Idea Building / Funding...

THEN...

Flyers / Loudspeakers / Dinners / Checks



NOW...

(KickStarter)
Online / Social Distribution /
Real-Time Progress

KICKSTARTER Discover Start PROJECT HOME UPDATES 3 BACKERS 1973 COMMENTS 445 REMIND ME

The HuMn Wallet - the best minimal RFID blocking wallet

A Design project in Portland, OR by Scott Hussa · send message

1,973 BACKERS
\$155,597 PLEDGED OF \$66,000 GOAL
26 DAYS TO GO

THIS PROJECT WILL BE FUNDED ON MONDAY APR 2, 11:59PM EDT.

BACK THIS PROJECT \$1 MINIMUM PLEDGE

PLEDGE \$25 OR MORE 6 BACKERS

Newly Added Additional Single Aluminum Plate: If you want to add more color and personality to your HuMn wallet, you can now add this to your existing order

A screenshot of a Kickstarter project page for "The HuMn Wallet". The page shows a large image of the wallet, which is black with a textured surface and a small rectangular slot. To the right of the image, the campaign's progress is displayed: 1,973 backers, \$155,597 pledged of a \$66,000 goal, and 26 days left. Below the image, there are social sharing buttons for Facebook, Twitter, and Embed, along with a link to the project's URL. The page also includes sections for "ABOUT THIS PROJECT" and "PLEDGE \$25 OR MORE".

Re-Imagination of Recruiting / Hiring...

THEN...

Job Fairs / Campus Recruiting Events /
Paper Resumes



NOW...
(LinkedIn)

Online Resumes / Social Relevancy For
Recruiters / Searchable Skill Sets /
Endorsements / Recommendations

LinkedIn People Jobs Answers Companies Account & Settings | Help | Sign Out Language

Explore People Search: Engineer at IBM - Internet - Senior Consultant Search People Advanced

Go back to Search Results | Next »

People

Mark Presnell 26 Director, Career Center at Johns Hopkins University Washington D.C. Metro Area | Education Management



Current

- Director at Johns Hopkins University Career Center

Past

- Senior Associate Director, Career Center at University of Rochester
- Director of Architecture Career Services at University of Virginia

Education

- University of Kansas
- Purdue University

Connections 149 connections

Websites • My Company

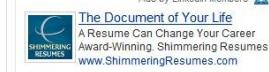
Public Profile <http://www.linkedin.com/in/markpresnell>

Send a message

Add Mark to your network

Forward this profile to a connection

Search for references


Ads by LinkedIn Members

The Document of Your Life
A Resume Can Change Your Career
Award-Winning. Shimmering Resumes
www.ShimmeringResumes.com

From: Paul Freiberger


SMB. Survivability-8KMiles
Pay-as-you-go infrastructure and professionals on demand for SMBs
www.8KMiles.com

From: 8KMiles What's this?

How you're connected to Mark

You

Lindsey Pollak

Mark Presnell

Re-Imagination of Signatures...

THEN...

Scan / Fax / Mail to Return
Signature Page



NOW...

(DocuSign)

Electronic Documents / Secure Audit
Trail / Instant E-Signature

18. Addenda: 22D(Opt. Clauses); 22J(Lead Disci); 22E
35(Inspection); 41C(SB Commission);

A screenshot of a digital signature interface. At the top, there is a reference number: "2FEF11E53C5944F...". Below it is a placeholder for a signature: "John Hancock". To the right of the signature is a small blue square icon with a white letter "R" and the word "DocuSign" underneath. Below the signature field, the text "Buyer's Signature" and "DocuSigned By: John Hancock" are displayed. To the right, there is a blank line labeled "Date". Further down, there are fields for "Buyer's Signature" and "Buyer's Address", both followed by blank lines for input.

Re-Imagination of Healthcare Access...

THEN...

Call to Make Appointments / Days or Weeks to See Doctors



NOW...

(ZocDoc / Teladoc)

On-Demand Access to Doctors in Minutes or Same Day / In Person or Via Phone Video Call

Re-Imagination of Learning...

THEN...



NOW...



*From learning by listening to learning by doing...
Education and learning will become as much fun as
videogames. And we call it 'full body learning.'*

-

Bing Gordon Partner, KPCB

Re-Imagination of Education...

THEN...

Classrooms / Lectures / Reading Materials



NOW...

(Codecademy / Coursera / Khan Academy...)
Interactive / Online / Accessible by Anyone
Anywhere Anytime

Codecademy Courses Creators Jobs Sign In Create Account

Learn to code

Codecademy is the easiest way to learn how to code. It's interactive, fun, and you can do it with your friends.

Get Started (it's free)

Program Websites and More
Learning with Codecademy will put you on the path to building great websites, games, and apps.

Learn with Friends
Keep tabs on your friends' progress and make sure you're learning more - faster!

Track and Share Your Progress
Start learning - and don't stop. See how fast you're learning and stay motivated.

Hey! Let's get to know each other. What's your name? Type it with quotes around it like this "Ryan" and then press enter on your keyboard.

```
1 var codeMaster = false;
2 if ( codeMaster === false ) {
3   print( "Use Codecademy to start on \
4       the path to becoming a better \
5       programmer" );
6 }
7 else {
8   print( "Hone your skills or help teach \
9       the craft" );
10 }
11 }
12 }
13 }
14 }
```

Beginner Getting Started 37% complete 3 of 8 lessons finished

Time to learn the coding ring.

Getting to Know You, Part I

See what you can do with programming!

Confirm or Deny

Alerting users and more.

Letters & Strings

Learning what separates text from numbers and more

Editor and Arrays

The console's not the only game in town.

Not started



Irish Life

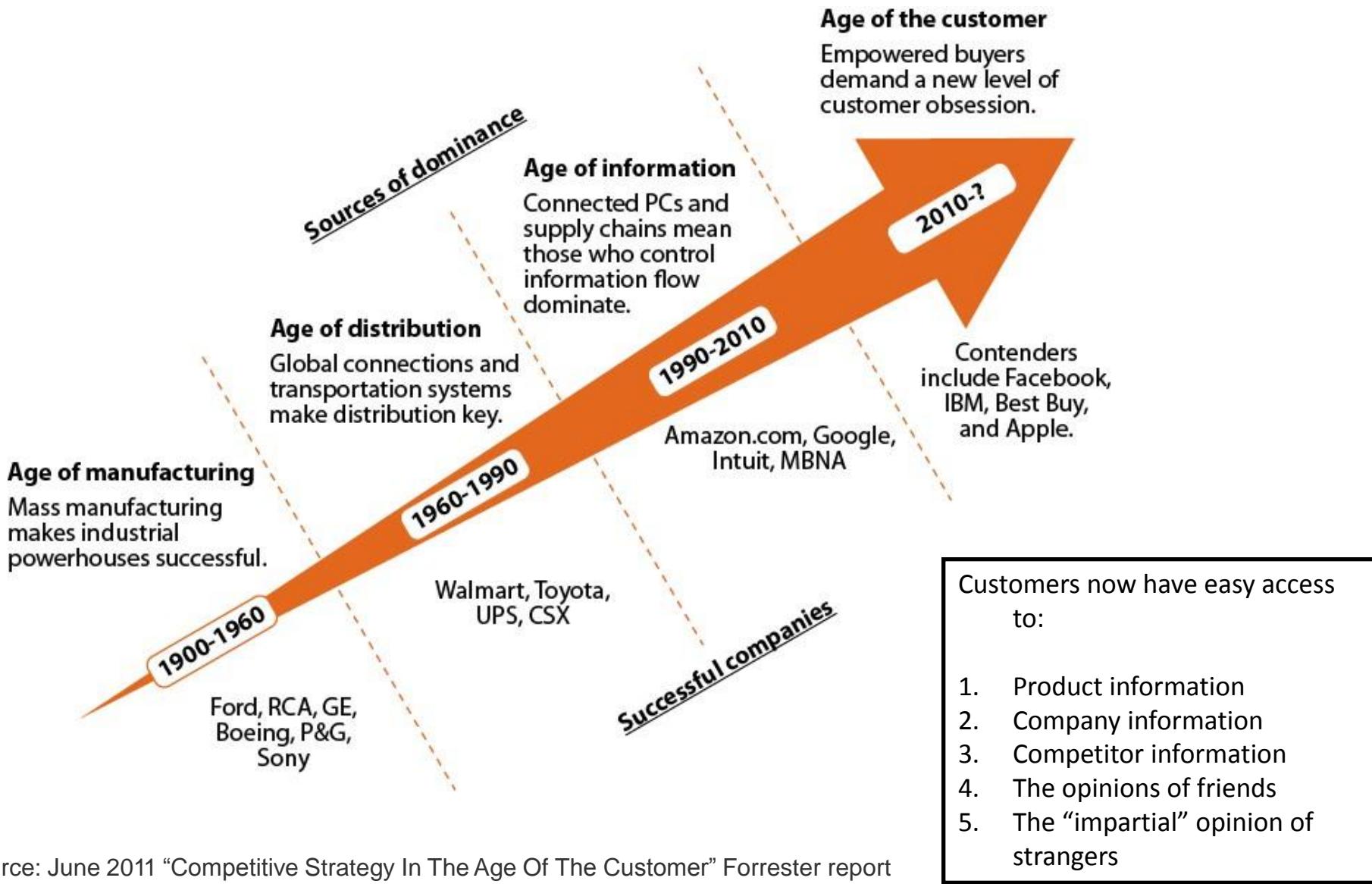
- **Nearly Ubiquitous High-Speed Wireless Access in Developed Countries**
- **Unprecedented Global Technology Innovation**
- **Ultra Competitive Markets for Mobile Operating Systems + Devices**
- **Fearless (& Connected) Entrepreneurs**
- **Difficult ‘What Do I Have to Lose’ Economic Environment for Many**
- **Available (& Experienced) Capital**
- **Fearless (& Connected) Consumers**
- **Inexpensive Devices / Access / Services (Apps)**
- **Ability to Reach Millions of New Users in Record (& Accelerating) Time**
- **‘Social Emerging as Starting Distribution Point for Content,’**
- **Unprecedented Combo of Focus on Technology AND Design**
- **Nearly ‘Plug & Play’ Environment For Entrepreneurs – Marketplaces / Web Services / Distributed Work / Innovative Productivity Tools / Low ‘Start Up’ Cost**
- **Beautiful / Relevant / Personalized / Curated Content for Consumers**

Implications for business

- Customer access to information
- Customer empowered
- Customer expectation of service
 - Tailored
 - Easy
 - Quick
 - Optimally priced
 - Available anywhere
 - Available all the time

Customer centricity

We have entered the “Age of the Customer”



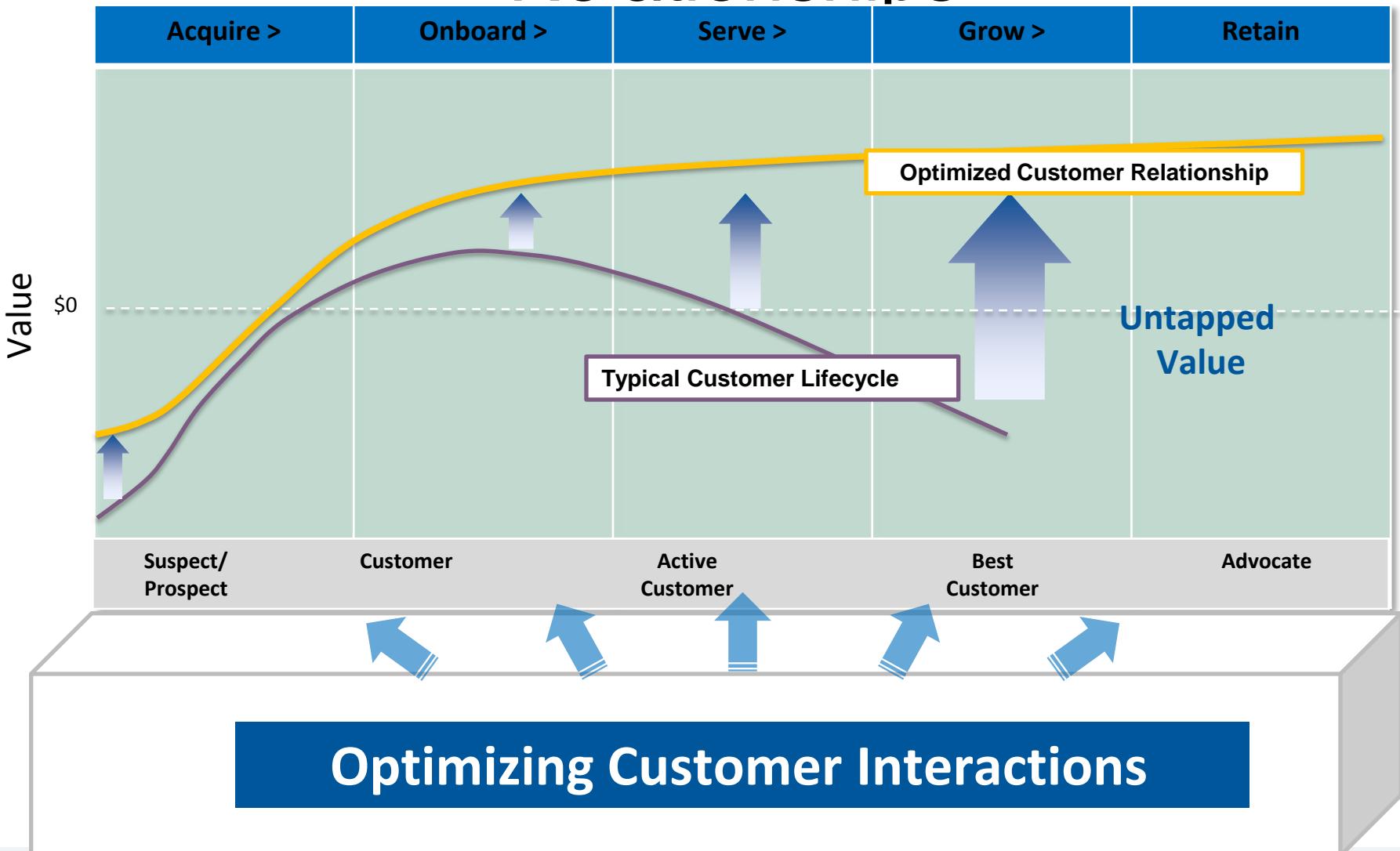
Source: June 2011 “Competitive Strategy In The Age Of The Customer” Forrester report

The rapid digitization of our lives



65% of Irish consumers say they use the internet as their primary source of information about goods and services.

Enabling Lifetime Customer Relationships



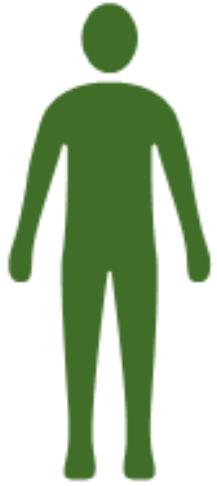
Investors now looking at Customer Value KPIs



Research has demonstrated quite conclusively that customer value is an excellent proxy for firm value and that companies investing in customer-centric initiatives enjoy higher financial returns.

- NPS & Other Customer Satisfaction measures
- Employee satisfaction
- Customer Relationship Health Value
- CLTV – Customer Life Time Value
- Product density – cross sell rates
- Marketing consents
- Customer Engagement

In a long term industry, all
are considered good
indicators of the
long term fortune of a
company



Customer obsession?

A customer-obsessed company focuses its **strategy**, its **energy**, and its **budget** on processes that enhance knowledge of and engagement with customers and prioritizes these over maintaining traditional competitive barriers.

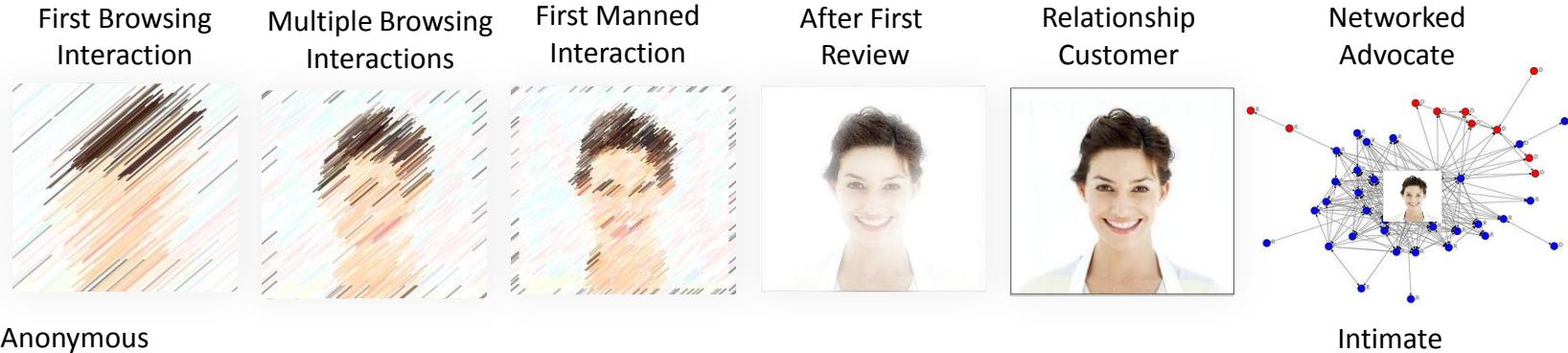
You want to compete? Get customer obsessed!

Nimble, emphasizing speed over strength Flexible, valuing versatility over lock-in

Global, embracing worldwide supplies, demands, and markets

Smart, providing information-rich services over dumb products or transactions

Using more information leads to better results



J Smith
087-12345678

Joanna Smith,
Mobile 087-1234578
Email – jsmith@gmail.com

Joanna Smith
Female
Mallow, Co Cork
Married to Dave with 1 child
Semi-State Employment
Protection need
Email only please

- Joanna Smith
- Needs to know she is not wasting money
 - Wants to know she is making the right decision now, for her family's future
 - Wants to tell her friends she found it surprisingly easy to deal with you because you understood her.

Every conversation is an opportunity and a responsibility



Customer experience correlates to loyalty

- Willingness to consider for another purchase
- Likelihood to recommend to a friend
- Likelihood to switch business to a competitor

- Customers who had a good experience invested 4.5x more money with Fidelity
- Their investments added up to billions of incremental dollars *per year*



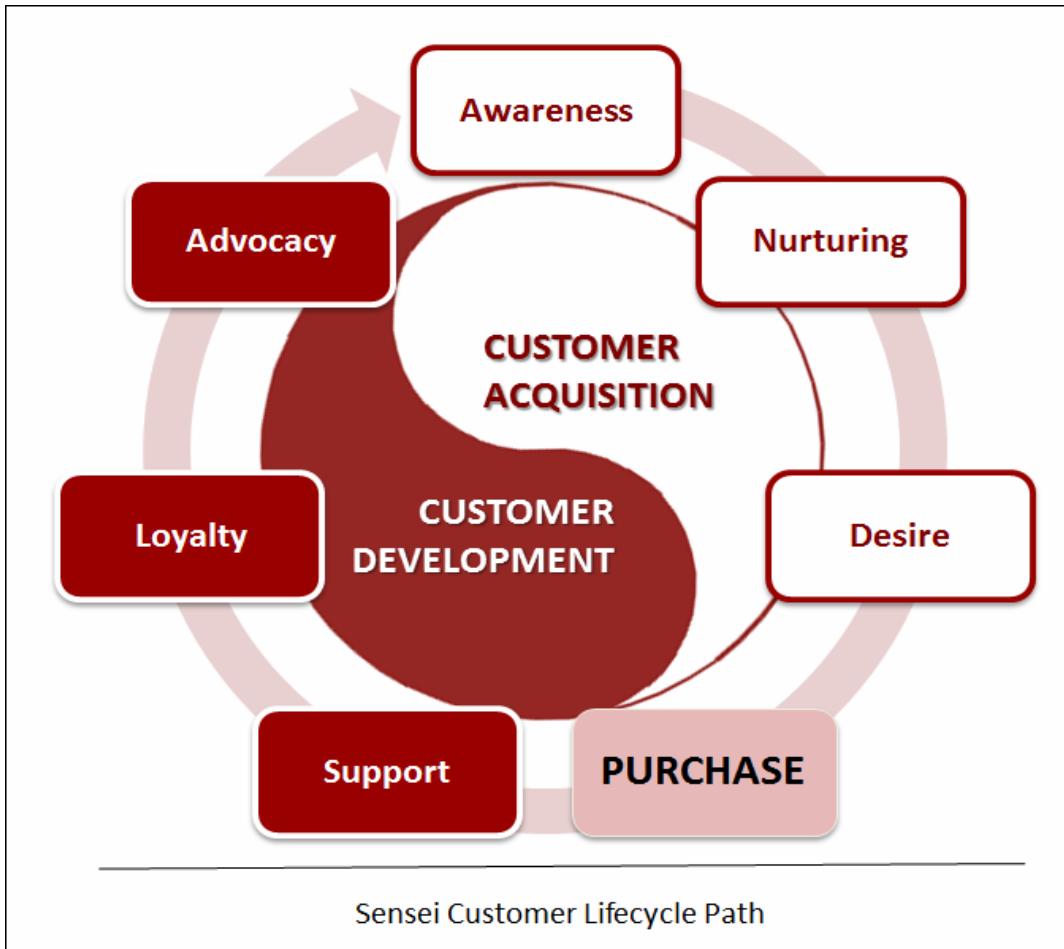


PUT THE CUSTOMER
AT THE CENTER OF
ALL DECISIONS

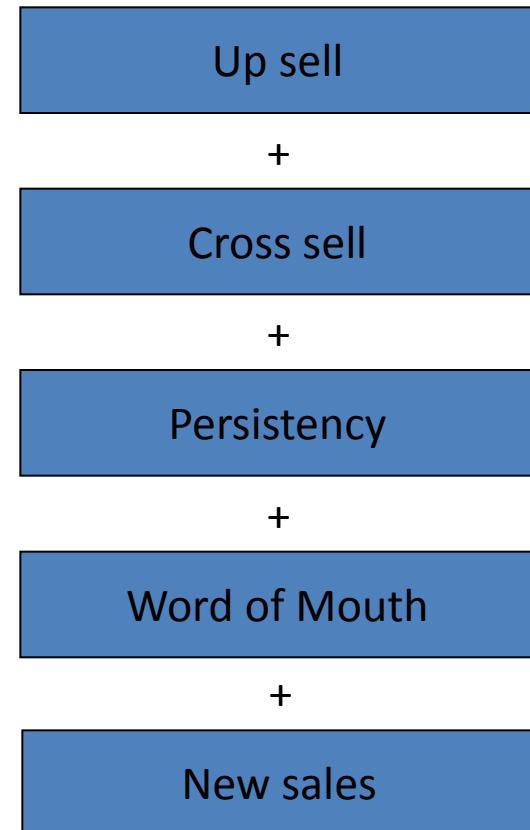
Chief Customer Officer

Terry J. Lundgren

Customer Centric Virtuous Circle



This is a long-term play that means more work but better results



Needs engagement from all parts of the business and seamless interaction between sales and service

Add explicit value

Marketing now has a role before the prospect enters the pipeline, throughout the revenue process, and onward past the closing through customer care and support.



Analyst firm SiriusDecisions presents a slightly different framework:

- Stage 1 - Loosening of the Status Quo
- Stage 2 - Committing to Change
- Stage 3 - Exploring Possible Solutions
- Stage 4 - Committing to a Solution
- Stage 5 - Justifying the Decision
- Stage 6 - Making the Selection

Customer engagement activity tailored for the different stages – but as individuals

Summary and conclusion

1. Mobile is the third great revolution after PCs, Internet
2. Everything is changing
3. Access to everything, every where all the time
4. Customer centricity is a good response
5. Turn, contacts into prospects
6. Prospects into customers
7. Customers into advocates

Thank You

February 2013